ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh LDR, NIM, BOPO dan SIZE terhadap NPL pada sektor perbankan di bursa efek Indonesia. Dimana *Loan To Deposit Rasio* (LDR), *Net Interest Margin* (NIM), Biaya Operasional Pendapatan Operasional (BOPO), Ukuran Perusahaan (SIZE) merupakan rasio untuk mengukur profitabilitas sedangkan *Non Perfoming Loan* (NPL) merupakan indikator untuk mengukur kredit bermasalah. Dengan menggunakan metode Purposive Sampling, melibatkan periode 2017 – 2022, penelitian saat ini diperoleh 20 perusahaan yang memenuhi kriteria, sehingga jumlah sampel 120 laporan keuangan perusahaan. Metode pengumpulan data adalah melalui dokumentasi data sekunder yang diperoleh dengan mengunduh laporan keuangan yang diterbitkan perusahaan itu sendiri dan www.idx.co.id. Teknik Analisis data dalam penelitian ini menggunakan Analisi Regresi Linier Berganda Sederhana pada tingkat signifikasi <5%. Hasil penelitian ini menunjukkan bahwa *Loan To Deposti Rasio* (LDR) berpengaruh positif terhadap *Non Perfoming Loan* (NPL). Hal tersebut dapat dilihat dari hasil Analisis Regresi Linier Berganda dengan hasil Uji T nilai Probabilitas Variabel *Loan To Deposit Rasio* (LDR) sebesar 0,0067. sedangkan *Net Intereset Margin* (NIM), Biaya Operasional Pendapatan Operasional (BOPO), Ukuran Perusahann (SIZE) menunjukkan tingkat signifikansi >5% tidak berpengaruh terhadap *Non Perfoming Loan* (NPL).

Kata Kunci : *Loan To Deposit Rasio* (LDR), *Net Interest Margin* (NIM), Biaya Operasional Terhadap Pendapatan Operasional (BOPO), Ukuran Perusahaan (*SIZE*) dan *Non Perfoming Loan* (NPL).

ABSTRACT

This study aims to determine the effect of LDR, NIM, BOPO and SIZE on NPL in the banking sector on the Indonesia stock exchange. Where Loan To Deposit Ratio (LDR), Net Interest Margin (NIM), Operating Cost of Operating Income (BOPO), Company Size (SIZE) is a ratio to measure profitability while Non Perfoming Loan (NPL) is an indicator to measure non-performing loans. By using the Purposive Sampling method, involving the period 2017 - 2022, the current study obtained 20 companies that met the criteria, so that the total sample was 120 company financial reports. The data collection method is through secondary data documentation obtained by downloading the financial statements published by the company itself and www.idx.co.id. The data analysis technique in this study uses Simple Multiple Linear Regression Analysis at a significance level of <5%. The results of this study indicate that the Loan To Deposti Ratio (LDR) has a positive effect on Non Perfoming Loan (NPL). This can be seen from the results of the Multiple Linear Regression Analysis with the T test results of the probability value of the Loan To Deposit Ratio (LDR) variable of 0.0067. while Net Intereset Margin (NIM), Operating Cost of Operating Income (BOPO), Company Size (SIZE) shows a significance level > 5% has no effect on Non-Performing Loan (NPL).

Keywords: Loan To Deposit Ratio (LDR), Net Interest Margin (NIM), Operating Costs to Operating Income (BOPO), Company Size (SIZE) and Non Perfoming Loan (NPL).